

**UNITED STATES DISTRICT COURT  
DISTRICT OF MINNESOTA**

SAMUEL N. EDEH,

Plaintiff *Pro Se*,

v.

MIDLAND CREDIT MANAGEMENT, INC.,

Defendant.

**Civil File No. 09-CV-1706 (PJS/FLN)**

**DEFENDANT'S RESPONSES TO PLAINTIFF'S REQUESTS FOR ADMISSION**

**REQUEST NO. 1:** Admit that you are a debt collector according to the definition of the FDCPA, 15 USC 1692a)(6).

**RESPONSE:** Admit.

**REQUEST NO. 4:** Admit that you never sent Plaintiff any collection letter(s).

**RESPONSE:** Deny. Defendant sent letters dated December 26, 2008 and July 15, 2009.

**REQUEST NO. 8:** Admit that Plaintiff disputed the alleged debt in December 2008 when you contacted him over the telephone and that you subsequently received him written validation request or dispute letters which were sent to you through fax and the United States Postal Services.

**RESPONSE:** Admit with qualification. MCM admits that it received letters from Plaintiff in which Plaintiff claimed that he did not owe the debt. MCM denies that Plaintiff disputed the debt on the phone. No such dispute is reflected in the production notes. In his Amended Complaint, Plaintiff now admits having incurred the debt.

**REQUEST NO. 11:** Admit that you never provided Plaintiff with the validation notice

required by the Fair Debt and Collection Practices Act (“FDCPA”) 15 U.S.C section 1692g.

**RESPONSE:** Deny. Defendant sent a verification letter on December 26, 2008 containing the validation notice, a template of which will be produced.

**REQUEST NO. 14:** Admit that you used an automatic dialing system or an autodialer to contact Plaintiff on his cellular telephone number \*\*\*-\*\*\*-6769.

**RESPONSE:** Admit with qualification. There was one telephone call.

**REQUEST NO 15:** Admit that the telephone call you caused to be placed on Plaintiff's cellular phone number \*\*\*-\*\*\*-6769 were not for emergency purpose.

**RESPONSE:** Admit.

Except for redaction to protect privacy information, this is a true and correct reproduction of specified Plaintiff's Requests for Admission and Defendant's Responses to them. The original document is available and will be produced upon the Court's request.

Respectfully submitted,

Dated: January 2, 2010

*/s/Samuel N. Edeh*

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